

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SAMANTHA MARIE GAFFEY

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-22760

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/05/2017 and confirmed on 10/31/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		3,600.00
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>3,600.00</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	0.00	
Trustee Fee	162.62	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>162.62</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORP	0.00	0.00	0.00	0.00
	Acct: 7839				

\*\*\* NONE \*\*\*

Priority					
	SAMANTHA MARIE GAFFEY	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

Unsecured					
	ADMIN RECOVERY*	0.00	0.00	0.00	0.00
	Acct:				
	ALLTRAN FINANCIAL LP	0.00	0.00	0.00	0.00
	Acct:				
	ARS NATIONAL SERVICE	0.00	0.00	0.00	0.00
	Acct:				
	ARS NATIONAL SERVICE	0.00	0.00	0.00	0.00
	Acct:				
	ASSET RECOVERY SOLUTIONS LLC	0.00	0.00	0.00	0.00
	Acct:				
	ASSET RECOVERY SOLUTIONS LLC	0.00	0.00	0.00	0.00
	Acct:				
	ATLANTIC CREDIT & FINANCE INC	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC	4,802.12	464.56	0.00	464.56
	Acct: 4297				
	BARCLAYS BANK DELAWARE	0.00	0.00	0.00	0.00
	Acct:				
	BEST BUY CREDIT SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	BILL ME LATER	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL MANAGEMENT SVCS++	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE BANK (USA) NA BY AMERIC	4,014.56	388.37	0.00	388.37

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4810				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,430.86	235.16	0.00	235.16
	Acct: 5804				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,829.10	273.69	0.00	273.69
	Acct: 1933				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct:				
	CAROL WRIGHT & GIFTS	0.00	0.00	0.00	0.00
	Acct:				
	CBC COLLECTIONS	0.00	0.00	0.00	0.00
	Acct:				
	CBE GROUP	0.00	0.00	0.00	0.00
	Acct:				
	EXPERIAN	0.00	0.00	0.00	0.00
	Acct:				
	FIRESTONE/CREDIT FIRST NA	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT FIRST NA*	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT FIRST NA*	427.20	41.33	0.00	41.33
	Acct: 452				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct:				
	DISCOVER BANK(*)	4,064.52	393.20	0.00	393.20
	Acct: 1387				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct:				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct:				
	ECS++	0.00	0.00	0.00	0.00
	Acct:				
	ECS++	0.00	0.00	0.00	0.00
	Acct:				
	ENHANCED RECOVERY COMPANY	0.00	0.00	0.00	0.00
	Acct:				
	FINANCIAL RECOVERY SVCS INC	0.00	0.00	0.00	0.00
	Acct:				
	WEBBANK-FINGERHUT	0.00	0.00	0.00	0.00
	Acct:				
	FIRESTONE++	0.00	0.00	0.00	0.00
	Acct:				
	FIRSTSOURCE ADVANTAGE, LLC	0.00	0.00	0.00	0.00
	Acct:				
	FIRESERV CHECK FREE	0.00	0.00	0.00	0.00
	Acct:				
	GALAXY ASSET MANAGMENT++	0.00	0.00	0.00	0.00
	Acct:				
	GETTINGTON (ISSUED BY WEBBANK)	0.00	0.00	0.00	0.00
	Acct:				
	IC SYSTEM INC	0.00	0.00	0.00	0.00
	Acct:				
	KAY JEWELERS	0.00	0.00	0.00	0.00
	Acct:				
	VELOCITY INVESTMENTS LLC	7,285.60	704.81	0.00	704.81

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8204				
	LENDING CLUB CORP++	0.00	0.00	0.00	0.00
	Acct:				
	MCCARTHY BURGESS & WOLFF	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 2017				
	NORTHLAND GROUP INC	0.00	0.00	0.00	0.00
	Acct:				
	NORTHSTAR LOCATION SERVICES	0.00	0.00	0.00	0.00
	Acct:				
	PRA AG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct:				
	PRA AG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct:				
	PROSPER MARKET PLACE	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 2826				
	MCCABE WEISBERG & CONWAY PC	0.00	0.00	0.00	0.00
	Acct:				
	PROSPER MARKET PLACE	0.00	0.00	0.00	0.00
	Acct:				
	RGS FINANCIAL	0.00	0.00	0.00	0.00
	Acct:				
	THE SWISS COLONY	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC	2,140.41	207.06	0.00	207.06
	Acct: 9576				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct:				
	BILL ME LATER INC A/S/F SYNCHRONY B,	5,169.86	500.13	0.00	500.13
	Acct: 6995				
	PORTFOLIO RECOVERY ASSOCIATES, LL	959.32	92.80	0.00	92.80
	Acct: 9519				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC	1,408.60	136.27	0.00	136.27
	Acct: 8281				
	T MOBILE	0.00	0.00	0.00	0.00
	Acct:				
	TU INTERACTIVE	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	UNITED RECOVERY SYSTEMS LP*	0.00	0.00	0.00	0.00
Acct:					
	VELOCITY PORTFOLIO GROUP++	0.00	0.00	0.00	0.00
Acct:					
	WEBCOLLEX LLC	0.00	0.00	0.00	0.00
Acct:					
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
Acct:					
	MCCALLA RAYMER ET AL	0.00	0.00	0.00	0.00
Acct:					
					<hr/> 3,437.38

TOTAL PAID TO CREDITORS

3,437.38

TOTAL CLAIMED

PRIORITY 0.00

SECURED 0.00

UNSECURED 35,532.15

Date: 08/25/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 6 of 9  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SAMANTHA MARIE GAFFEY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-22760

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 7 of 9**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Samantha Marie Gaffey  
 Debtor

Case No. 17-22760-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 77

Date Rcvd: Aug 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2020.

db  
 cr  
 14654500 +Samantha Marie Gaffey, 824 Narrows Road, East Millsboro, PA 15433-1257  
 14654503 +Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department,  
 1544 Old Alabama Road, Roswell, GA 30076-2102  
 14654504 +Alltranfinancial Fka Unitedrec, 5800 N Course Dr, Houston TX 77072-1613  
 14654505 +Asset Recovery Solutions, 2200 E Devon Ave, Des Plaines IL 60018-4501  
 14654506 Asst Recovery Solutions, 2200 E Devon Ave Ste 200d, Des Plaines IL 60018  
 14654507 +Atlantic Credit Finance, 2727 Franklin Road, Roanoke VA 24014-1011  
 14654508 Barclays Bank Delaware, PO Box 8803, Wilmington DE 19899-8803  
 14654513 Best Buy/cbna, PO Box 6497, Sioux Falls SD 57117-6497  
 14680113 +Carol Wright/dr Leonard/dm Ser, 100 Nixon Ln, Edison NJ 08837-3804  
 14654517 Credit First NA, BK13 Recovery Services, PO Box 818011, Cleveland, OH 44181-8011  
 14654518 Credit First Na/firestone, PO Box 81083, Cleveland OH 44181  
 14654524 Credit First National Assoc, PO Box 81315, Cleveland OH 44181-0315  
 14654525 +Ecs/ Credit Basics, 535 Anton Blvd Ste 100, Costa Mesa CA 92626-7199  
 14654529 +Ecs/right Offer Marketplace, 475 Anton Blvd, Costa Mesa CA 92626-7037  
 14654530 Firestone, PO Box 81307, Bk 14, Cleveland OH 44181-0307  
 14654531 +Firstsource Advantage Llc, 205 Bryant Woods South, Amherst NY 14228-3609  
 14912270 +Fiservcheckfree Corp, 6000 Perimeter Dr, Dublin OH 43017-3233  
 14654534 +Freedom Mortgage Corporation, 10500 Kincaid Blvd, Fishers, IN 46037-9764  
 14654537 +I C System Inc, PO Box 64378, Saint Paul MN 55164-0378  
 14654538 +Lending Club Corporation, 21 Stevenson St Ste 300, San Francisco CA 94105-2706  
 14654542 +Loancare Servicing Center, 3637 Sentara Way, Virginia Beach VA 23452-4262  
 14654541 +Midland Funding Llc, Daniel J Santucci, 1333 Race St, Philadelphia PA 19107-1556  
 14654543 +Midland Funding Llc, 1 International Plaza 5th Floor, Philadelphia PA 19113-1510  
 14654544 +Northland Group, Inc, 7831 Glen Roy Road, Edina MN 55439-3133  
 14724082 +Northstar Prim Cred Crds, 4285 Genesee Street, Creetowaga NY 14225-1943  
 14654561 +Stearns Lending, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262  
 14656239 +Tu Interactivecap 1, 100 Cross St, Ste 202, San Luis Obispo CA 93401-7570  
 14654564 +Velocity Investments, LLC, c/o Machol and Johannes, LLC, 700 17th Street Suite 200,  
 Denver, CO 80202-3558  
 14654564 +Webcollex Llc, 505 Independence Parkway, Chesapeake VA 23320-5178

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
 14654499 +E-mail/Text: bncmail@w-legal.com Aug 27 2020 05:02:44 Synchrony,  
 c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
 14654501 E-mail/Text: mtamsett@adminrecovery.com Aug 27 2020 05:03:11 Admin Recovery LLC,  
 9159 Main St, Clarence NY 14031  
 14654502 +E-mail/Text: legal@arsnational.com Aug 27 2020 05:01:06 Ars National, 201 West Grand,  
 Escondido CA 92025-2603  
 14654508 +E-mail/Text: legal@arsnational.com Aug 27 2020 05:01:06 Ars National Services,  
 PO Box 463023, Escondido CA 92046-3023  
 14654509 +E-mail/PDF: gecsed@recoverycorp.com Aug 27 2020 05:06:29 Bill Me Later Inc,  
 9690 Deereco Rd, 7th Floor, Timonium MD 21093-6991  
 14654512 +E-mail/Text: cms-bk@cms-collect.com Aug 27 2020 05:01:05 Capital Management Svc,  
 698 S Ogden St, Buffalo NY 14206-2317  
 14654511 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 27 2020 05:05:44 Capital One,  
 PO Box 30281, Salt Lake City UT 84130-0281  
 14654510 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 27 2020 05:04:42 Capital One,  
 PO Box 30253, Salt Lake City UT 84130-0253  
 14684078 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 27 2020 05:05:44 Capital One,  
 PO Box 30285, Salt Lake City UT 84130-0285  
 14654514 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 27 2020 05:05:44 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14654515 +E-mail/Text: CBCSMail@CBCSNational.com Aug 27 2020 05:02:20 Cbc Collections,  
 250 E Town St, Columbus OH 43215-4631  
 14723972 +E-mail/Text: bankruptcynotices@cbecompanies.com Aug 27 2020 05:03:04 Cbe Group,  
 1309 Technology Parkway, Cedar Falls IA 50613-6976  
 14654519 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 27 2020 05:01:19 Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400,  
 Seattle, WA 98121-3132  
 14654520 +E-mail/PDF: creditonebknottifications@resurgent.com Aug 27 2020 05:06:50 Credit One Bank,  
 PO Box 98873, Las Vegas NV 89193-8873  
 14654521 E-mail/Text: mrdiscen@discover.com Aug 27 2020 05:00:40 Discover Bank,  
 6500 New Albany Road, Cma-new Albany Enter, New Albany OH 43054  
 14654522 E-mail/Text: mrdiscen@discover.com Aug 27 2020 05:00:40 Discover Bank, PO Box 15316,  
 Wilmington DE 19850-5316  
 14654523 E-mail/Text: mrdiscen@discover.com Aug 27 2020 05:00:40 Discover Financial Services,  
 PO Box 15316, Wilmington DE 19850  
 14656132 E-mail/Text: mrdiscen@discover.com Aug 27 2020 05:00:40 Discover Fincl Svc Llc,  
 2500 Lake Cook Road, Riverwoods IL 60015-3851  
 14654526 E-mail/Text: bknotice@ercbpo.com Aug 27 2020 05:02:38 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 +E-mail/Text: bknotice@ercbpo.com Aug 27 2020 05:02:38 Enhanced Recovery,  
 8014 Bayberry Road, Jacksonville FL 32256-7412

District/off: 0315-2

User: gamr  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 77

Date Rcvd: Aug 26, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14654527 +E-mail/Text: data\_processing@fin-rec.com Aug 27 2020 05:01:05 Financial Rec Services,  
PO Box 385908, Minneapolis MN 55438-5908  
14654528 E-mail/Text: bnc-bluestem@quantum3group.com Aug 27 2020 05:03:20 Fingerhut/webbank,  
6250 Ridgewood Rd, Saint Cloud MN 56303-0820  
14654533 +E-mail/Text: bnc-bluestem@quantum3group.com Aug 27 2020 05:03:20 Gettington,  
6250 Ridgewood Road, Saint Cloud MN 56303-0820  
14654535 +E-mail/Text: BKRMailOPS@weltman.com Aug 27 2020 05:01:07 Kay Jewelers, 375 Ghent Rd,  
Fairlawn OH 44333-4600  
14654536 E-mail/Text: bk@lendingclub.com Aug 27 2020 05:03:14 Lending Club Corporation,  
71 Stevenson St Ste 300, San Francisco CA 94105-2985  
14711855 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 27 2020 05:02:17 MIDLAND FUNDING LLC,  
PO Box 2011, Warren, MI 48090-2011  
14654539 +E-mail/Text: bknotices@mbandw.com Aug 27 2020 05:03:05 Mccarthy Burgess W,  
26000 Cannon Rd, Cleveland OH 44146-1807  
14654540 E-mail/Text: bankruptcydpt@mcmcg.com Aug 27 2020 05:02:17 Midland Credit Management Inc,  
2365 Northside Dr 300, San Diego CA 92108-2709  
14654545 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 27 2020 05:06:04  
Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Blvd Ste 100,  
Norfolk VA 23502-4962  
14700790 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 27 2020 05:06:00  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
14654546 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 27 2020 05:06:54  
Portfolio Recovery Association, Riverside Commerce Center, 140 Corporate Blvd,  
Norfolk VA 23502-4962  
14654695 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 27 2020 05:06:01  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14654548 E-mail/Text: bankruptcy@prosper.com Aug 27 2020 05:03:16 Prosper Marketplace Inc,  
221 Main St Ste 300, San Francisco CA 94105-1909  
14654547 +E-mail/Text: bankruptcy@prosper.com Aug 27 2020 05:03:16 Prosper Marketplace Inc,  
101 2nd St Floor 15, San Francisco CA 94105-3672  
14654549 +E-mail/Text: bk@rgsfinancial.com Aug 27 2020 05:00:33 Rgs Financial Inc,  
1700 Jay Ell Dr Ste 200, Ricardson TX 75081-6788  
15021372 +E-mail/Text: bncmail@w-legal.com Aug 27 2020 05:02:44 SYNCHRONY BANK,  
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132  
14654550 +E-mail/Text: bankruptcy@sccompanies.com Aug 27 2020 05:03:54 Swiss Colony/credit Department,  
1112 7th Ave, Monroe WI 53566-1364  
14654551 +E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:04:32 Synch/amazon, PO Box 965015,  
Orlando FL 32896-5015  
14654552 E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:06:29 Synch/amazon Plcc,  
PO Box 965036, Orlando FL 32896-5036  
14654553 E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:04:32 Synch/care Credit,  
PO Box 965036, Orlando FL 32896-5036  
14654554 E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:06:30 Synch/jc Penneys, PO Box 965036,  
Orlando FL 32896-5036  
14654555 E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:04:33 Synch/lowes, PO Box 965036,  
Orlando FL 32896-5036  
14654557 +E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:04:33 Synch/paypalsmartconn,  
PO Box 965005, Orlando FL 32896-5005  
14654556 E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:06:30 Synch/paypalsmartconn,  
PO Box 965036, Orlando FL 32896-5036  
14654558 E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:06:30 Synch/walmart, PO Box 965036,  
Orlando FL 32896-5036  
14654559 +E-mail/PDF: gecsedirecoverycorp.com Aug 27 2020 05:04:33 Synchrony Bank Walmart,  
PO Box 965024, Orlando FL 32896-5024  
14654560 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Aug 27 2020 05:06:17 T-mobile,  
12920 Se 38th St, Bellevue WA 98006  
14654562 +E-mail/Text: bnc@alltran.com Aug 27 2020 05:00:54 Unit Recovery Systems, 5800 N Course Dr,  
Houston TX 77072-1613

TOTAL: 48

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Freedom Mortgage  
cr Stearns Lending, LLC  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14654516 ##+Cic Experian Consumer Se, 535 Anton Blvd Ste 100, Costa Mesa CA 92626-7199  
14654532 ##++++GALAXY ASSET MANAGEMENT, 3715 NORTHSIDE PKWY NW BLDG 300-300, ATLANTA GA 30327-2847  
(address filed with court: Galaxy Asset Management, 3715 Northside Parkway Nw, Ste 3-300,  
Atlanta GA 30327)  
14654563 ##+Velocity Portfolio Group, 1800 Route 34n, Suite 404a, Wall NJ 07719-9147  
TOTALS: 2, \* 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).



District/off: 0315-2

User: gamr  
Form ID: pdf900

Page 3 of 3  
Total Noticed: 77

Date Rcvd: Aug 26, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 28, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2020 at the address(es) listed below:

Brandon Russell Keller on behalf of Debtor Samantha Marie Gaffey info@kellerlawpgh.com  
Celine P. DerKrikorian on behalf of Creditor Stearns Lending, LLC ecfmail@mwc-law.com  
James Warmbrodt on behalf of Creditor Freedom Mortgage bkgroup@kmlawgroup.com  
Mario J. Hanyon on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6